

**Information to identify the case:**

Debtor 1	Douglas A. Phillips	Social Security number or ITIN xxx-xx-0656
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Barbara J. Phillips	Social Security number or ITIN xxx-xx-8222
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 17-23784-GLT		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas A. Phillips  
aka Doug A. Phillips

Barbara J. Phillips  
aka Barbara Jean Phillips, aka Barbara J. Elias,  
fdbा Chair Covers by Barbara

2/14/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Douglas A. Phillips  
Barbara J. Phillips  
Debtors

Case No. 17-23784-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Feb 14, 2023

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2023:**

Recip ID	Recipient Name and Address
db	+ Douglas A. Phillips, 659 E. Beau Street, Washington, PA 15301-6653
jdb	+ Barbara J. Phillips, 210 Maryland Avenue, Greensburg, PA 15601-3957
cr	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222
cr	+ U.S. Bank National Association, not in its individ, P.O. Box 619096, Dallas, TX 75261-9096
14696371	+ Chase Card Member Services, PO Box 1423, El Paso, TX 79948-1423
14696374	+ Citi Card Member Services, PO Box 183113, Columbus, OH 43218-3113
14696375	Citi Diamond Card Member Services, PO Box 9001037, Louisville, KY 40290-1037
14696376	+ Citi Simplicity Card Member Services, PO BOx 9001037, Louisville, KY 40290-1037
14696383	Dollar Bank, 340 Fourth Avenue, Jefferson, MA 01522-2000
14709090	+ Dollar Bank, PO Box 3969, Pittsburgh PA 15230-3969
14696382	+ Dollar Bank, Po Box 555, Pittsburgh, PA 15230-0555
14696384	+ Dollar Bank Card Services, PO Box 765, Pittsburgh, PA 15230-0765
15209764	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14771661	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14771660	+ Dollar Bank, FSB, c/o Consumer Default Management, PO Box 3969, Pittsburgh, PA 15230-3969
14696385	+ Elliott Federal Credit Union, 920 N 4th St, Jeannette, PA 15644-1499
14696387	Emergency Care Pharmacy, PO Box 37716, Philadelphia, PA 19101-5016
14696406	+ Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 15 2023 04:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2023 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 15 2023 04:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2023 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: nsm_bk_notices@mcooper.com	Feb 14 2023 23:59:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14699356	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 15 2023 00:00:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14696391	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 15 2023 00:00:00	Honda Financial Services, 1220 Old Alpharetta

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14696390	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 15 2023 00:00:00	Road, Suite 350, Alpharetta, GA 30005
14696369	EDI: RMSC.COM	Feb 15 2023 04:49:00	Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101
14696370	EDI: BANKAMER.COM	Feb 15 2023 04:49:00	Amazon/Syncb, PO Box 960013, Orlando, FL 32896-0013
14736666	+ EDI: BANKAMER2.COM	Feb 15 2023 04:49:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14696378	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 14 2023 23:59:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903
14696377	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 14 2023 23:59:00	Citizens Bank, P. O. Box 42113, Providence, RI 20940-2113
14701316	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 14 2023 23:59:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14728921	Email/PDF: bncnotices@becket-lee.com	Feb 15 2023 00:06:13	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14696373	EDI: CITICORP.COM	Feb 15 2023 04:49:00	Citi Card, PO Box 9001037, Louisville, KY 40290-1037
14756295	+ EDI: WFNNB.COM	Feb 15 2023 04:49:00	Comenity Bank/Overstock, PO Box 183003, Columbus, OH 43218-3003
14696379	EDI: RMSC.COM	Feb 15 2023 04:49:00	Dick's Sporting Goods, c/o Synchrony Bank/ROS, PO Box 530916, Atlanta, GA 30353-0916
14757416	EDI: DIRECTV.COM	Feb 15 2023 04:49:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14700971	EDI: DISCOVER.COM	Feb 15 2023 04:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
14696380	EDI: DISCOVER.COM	Feb 15 2023 04:49:00	Discover Financial Services, PO Box 6103, Carol Stream, IL 60197-6103
14696388	Email/Text: collecadminbankruptcy@fnni.com	Feb 14 2023 23:59:00	First Bankcard, c/o First National Bank of Omaha, PO Box 2340, Omaha, NE 68103
14704736	Email/Text: collecadminbankruptcy@fnni.com	Feb 14 2023 23:59:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14696389	+ EDI: CITICORP.COM	Feb 15 2023 04:49:00	Home Depot Credit Service/CBNA, PO Box 790328, Saint Louis, MO 63179-0328
14696392	EDI: RMSC.COM	Feb 15 2023 04:49:00	JCP/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14696372	EDI: JPMORGANCHASE	Feb 15 2023 04:49:00	Chase Slate Card Member Services, PO Box 1423, Charlotte, NC 28201-1423
14696393	EDI: JPMORGANCHASE	Feb 15 2023 04:49:00	JP Morgan Chase Bank, PO Box 78420, Phoenix, AZ 85062-8420
14746712	EDI: JPMORGANCHASE	Feb 15 2023 04:49:00	JPMorgan Chase Bank, NA, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14696394	Email/Text: PBNCNotifications@perituservices.com	Feb 14 2023 23:59:00	Kohl's/Cap One, PO Box 2983, Milwaukee, WI 53201-2983
14754981	Email/PDF: resurgentbknotifications@resurgent.com	Feb 15 2023 00:05:57	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14696396	EDI: RMSC.COM	Feb 15 2023 04:49:00	Lowe's/Synchrony Bank, PO Box 965004,

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15180568	+ Email/Text: nsm_bk_notices@mrcopper.com	Feb 14 2023 23:59:00	Orlando, FL 32896-5004 Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14758537	EDI: PRA.COM	Feb 15 2023 04:49:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14697110	+ EDI: RECOVERYCORP.COM	Feb 15 2023 04:49:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696398	EDI: RMSC.COM	Feb 15 2023 04:49:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14759449	EDI: Q3G.COM	Feb 15 2023 04:49:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14696399	EDI: RMSC.COM	Feb 15 2023 04:49:00	Sam's Club MC / SYNCB, PO Box 960013, Orlando, FL 32896-0013
14696400	EDI: CITICORP.COM	Feb 15 2023 04:49:00	Sears/CBNA, PO Box 9001055, Louisville, KY 40290-1055
14757445	+ Email/Text: bncmail@w-legal.com	Feb 15 2023 00:00:00	TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14696401	EDI: WTRRNBNK.COM	Feb 15 2023 04:49:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
14696402	+ EDI: CITICORP.COM	Feb 15 2023 04:49:00	The Home Depot Credit Services, c/o CBNA/THD, PO Box 790328, Saint Louis, MO 63179-0328
14696403	+ EDI: RMSC.COM	Feb 15 2023 04:49:00	Toys R US/SYNCB, PO Box 530938, Atlanta, GA 30353-0938
14696404	EDI: RMSC.COM	Feb 15 2023 04:49:00	Walmart CC/Syncb, PO Box 530927, Atlanta, GA 30353-0927
14731171	EDI: WFFC2	Feb 15 2023 04:49:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14696407	+ EDI: WFFC.COM	Feb 15 2023 04:49:00	Wells Fargo Financial Bank, PO Box 14453, Des Moines, IA 50306-3453
14761152	Email/PDF: bncnotices@becket-lee.com	Feb 15 2023 00:06:12	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696381	*	Discover Financial Services, PO Box 6103, Carol Stream, IL 60197-6103
14696386	*+	Elliott Federal Credit Union, 920 N 4th St, Jeannette, PA 15644-1499
14696395	*	Kohl's/Cap One, PO Box 2983, Milwaukee, WI 53201-2983
14696397	*	Lowe's/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
14696405	*	Walmart CC/Syncb, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

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**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2023 at the address(es) listed below:

Name	Email Address
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@grenenbirsic.com, mcupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmllawgroup.com
Christopher M. Frye	on behalf of Joint Debtor Barbara J. Phillips chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Douglas A. Phillips chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Kevin Scott Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kdlittleecf@gmail.com
Kristen D. Little	on behalf of Creditor JPMorgan Chase Bank National Association kdlittleecf@gmail.com
Lily Christina Calkins	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com lilychristinacalkins@gmail.com
Lorraine Gazzara Doyle	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the CIM TRU ldoyle@logs.com, diane@mvrlaw.com;bankruptcy@friedmanvartolo.com
Michael John Clark	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mclark@squirelaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com

TOTAL: 13